



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [PINNACLE BANCORP, INC.](#)

City/State [OMAHA, NE](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [15,706,751](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [4](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PINNACLE BANCORP, INC.](#)
[18081 BURT STREET](#)
[OMAHA, NE 68022](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	15,209,315			12,439,378			13,723,858			11,656,096			10,589,277																	
Net income (\$000)	63,775			33,616			181,042			167,550			171,786																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.35	2.67	90	3.28	2.94	70	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73															
+ Non-interest income	0.76	1.13	35	0.62	1.12	25	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25															
- Overhead expense	2.09	2.28	43	2.34	2.68	37	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36															
- Provision for credit losses	0.01	-0.12	71	0.07	0.88	5	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47															
+ Securities gains (losses)	0	0.01	12	0	0.03	25	0	0.02	26	0	0.01	26	0.05	0	97															
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	2.11	1.78	75	1.32	0.64	83	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63															
Net operating income	1.68	1.36	77	1.08	0.48	84	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84															
Net income	1.68	1.35	77	1.08	0.48	84	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84															
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.77	3.18	85	4.17	4.09	54	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51															
Interest expense	0.25	0.29	52	0.70	0.85	36	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19															
Net interest income (tax equivalent)	3.52	2.88	84	3.47	3.24	58	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.02	0.16	20	0.02	0.27	12	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29															
Earnings coverage of net loan and lease losses (X)	196.04	25.70	94	85.67	17.23	89	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.38	1.49	43	1.41	1.32	63	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89															
Allowance for loan and lease losses / Total loans and leases	1.37	1.47	43	1.40	1.30	63	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.33	0.70	17	0.31	0.63	17	0.36	0.71	18	0.26	0.57	16	0.51	0.61	40															
30–89 days past due loans and leases / Total loans and leases	0.50	0.33	79	1.15	0.52	91	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60															
Liquidity and Funding																														
Net noncore funding dependence	-6.42	-0.51	33	-0.88	14.37	13	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16															
Net short-term noncore funding dependence	-8.38	-6.88	40	-3.22	4.94	20	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26															
Net loans and leases / Total assets	60.96	60.99	45	66.64	64.23	45	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64															
Capitalization																														
Tier 1 leverage ratio	8.82	9.15	41	9.07	9.43	44	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54															
Holding company equity capital / Total assets	9.37	10.72	32	10.20	11.64	36	9.81	11.16	31	9.96	12.43	22	10.57	12.22	28															
Total equity capital (including minority interest) / Total assets	9.39	10.85	29	10.22	11.80	33	9.82	11.29	29	9.98	12.57	21	10.59	12.27	29															
Common equity tier 1 capital / Total risk-weighted assets	12.81	12.57	60	11.70	11.64	56	12.24	12.38	53	11.67	12.17	45	12.20	12.12	63															
Net loans and leases / Equity capital (X)	6.50	5.73	70	6.53	5.59	75	6.53	5.58	73	6.75	5.21	80	6.73	5.29	79															
Cash dividends / Net income	0	23.13	6	0	81.34	4	0	42.30	4	83.99	33.12	95	40.86	27.31	76															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	25.22	16.49	74	11.22	11.31	60	20.18	16.68	64	11.89	9.26	72	5.54	7	55															
Equity capital	15.02	9.13	79	5.27	5.70	53	18.34	6.99	88	5.43	10.49	34	7.89	7.89	66															
Net loans and leases	14.54	7.22	77	6.51	9.91	43	14.37	9.07	76	5.77	9.10	51	5.42	7.89	42															
Noncore funding	-5.21	-25.09	75	13.74	16.35	50	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0.55	0.88	78	0	0.77	38	0.82	1.02	78	0.43	1.14	78															
Long-term debt / Equity capital	7.69	11.33	50	9.89	12.46	62	7.83	13.56	48	10.36	13.04	61	0	13.37	15															
Equity investment in subsidiaries / Equity capital	104.92	102.85	64	108.48	103.91	77	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22															
Cash from ops + noncash items + op expense / Op expense + dividends	105.18	98.58	53	352.55	176.81	85	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	121,474	104,883	439,237	415,974	375,136	15.82	62.60
Income from lease financing receivables.....	0	4	9	34	74	-100.00	-100.00
Fully taxable income on loans and leases.....	120,637	104,387	436,815	413,930	373,414	15.57	62.23
Tax-exempt income on loans and leases.....	837	500	2,431	2,078	1,796	67.40	109.25
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	0	0
Income on loans and leases (tax equivalent).....	121,474	104,887	439,246	416,008	375,210	15.81	62.48
Investment interest income (tax equivalent).....	14,514	14,621	57,523	54,614	43,856	-0.73	50.48
Interest on balances due from depository institutions.....	394	2,991	3,917	10,328	2,313	-86.83	126.44
Interest income on other earning assets.....	86	107	362	399	921	-19.63	-38.57
Total interest income (tax equivalent).....	136,468	122,606	501,048	481,349	422,300	11.31	61.08
Interest on time deposits of \$250K or more	1,445	2,907	7,924	10,147	5,494	-50.29	
Interest on time deposits < \$250K.....	3,205	7,387	23,843	30,350	15,034	-56.61	
Interest on foreign office deposits	0	0	0	0	0	0	
Interest on other deposits	2,806	8,281	18,022	40,149	24,491	-66.12	30.39
Interest on other borrowings and trading liabilities.....	984	1,300	4,305	6,076	5,024	-24.31	-35.39
Interest on subordinated debt and mandatory convertible securities	688	767	3,070	1,701	0	-10.30	
Total interest expense.....	9,128	20,642	57,164	88,423	50,043	-55.78	42.51
Net interest income (tax equivalent).....	127,340	101,964	443,884	392,926	372,257	24.89	62.60
Non-interest income.....	28,965	19,434	99,198	97,077	80,178	49.04	52.72
Adjusted operating income (tax equivalent)	156,305	121,398	543,082	490,003	452,435	28.75	60.67
Overhead expense.....	79,575	72,733	295,739	273,421	262,049	9.41	40.40
Provision for credit losses.....	287	2,194	17,920	3,803	11,695		-74.07
Securities gains (losses)	-1	0	1	-5	5,146		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	80,284	41,070	231,642	214,957	182,674	95.48	103.16
Applicable income taxes	16,386	7,308	50,126	46,750	10,157	124.22	3386.38
Tax equivalent adjustments	0	0	0	0	0	0	
Applicable income taxes (tax equivalent).....	16,386	7,308	50,126	46,750	10,157	124.22	3386.38
Minority interest	123	146	474	657	731	-15.75	-15.17
Net income before discontinued operations, net of minority interest	63,775	33,616	181,042	167,550	171,786	89.72	63.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0	0	
Net income attributable to holding company.....	63,775	33,616	181,042	167,550	171,786	89.72	63.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	63,898	33,762	181,516	168,207	172,517	89.26	63.64
Investment securities income (tax equivalent).....	14,514	14,621	57,523	54,614	43,856	-0.73	50.48
US Treasury and agency securities (excluding mortgage-backed securities)	3,319	3,725	12,037	17,059	12,610	-10.90	47.91
Mortgage-backed securities	9,482	9,936	39,618	33,122	25,852	-4.57	64.30
All other securities	1,713	960	5,868	4,433	5,394	78.44	5.09
Cash dividends declared.....	0	0	0	140,720	70,200		
Common	0	0	0	140,720	70,200		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.59	2.96	89	3.94	3.72	70	3.65	3.27	74	4.13	4	61	3.99	3.87	62
Less: Interest expense	0.24	0.27	53	0.66	0.78	39	0.42	0.48	48	0.76	0.98	34	0.47	0.79	21
Equals: Net interest income (tax equivalent)	3.35	2.67	90	3.28	2.94	70	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73
Plus: Non-interest income	0.76	1.13	35	0.62	1.12	25	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25
Equals: adjusted operating income (tax equivalent)	4.11	3.87	68	3.90	4.12	37	3.96	4.04	49	4.20	4.41	40	4.27	4.46	40
Less: Overhead expense	2.09	2.28	43	2.34	2.68	37	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36
Less: Provision for credit losses	0.01	-0.12	71	0.07	0.88	5	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	12	0	0.03	26	0	0.02	28	0	0.01	26	0.05	0	97
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.11	1.78	75	1.32	0.64	83	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63
Less: Applicable income taxes (tax equivalent)	0.43	0.40	64	0.23	0.16	71	0.37	0.23	86	0.40	0.36	61	0.10	0.33	5
Less: Minority interest	0	0	88	0	0	88	0	0	88	0.01	0	84	0.01	0	87
Equals: Net operating income	1.68	1.36	77	1.08	0.48	84	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.68	1.35	77	1.08	0.48	84	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Memo: Net income (last four quarters)	1.47	1.07	83	1.38	0.98	84	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Net income-BHC and noncontrolling (minority) interest	1.68	1.37	77	1.09	0.49	84	1.32	0.83	86	1.44	1.20	77	1.63	1.25	84
Margin Analysis															
Average earning assets / Average assets	95.13	93.08	73	94.58	91.24	83	94.79	92.32	80	94.80	91.05	86	94.26	91.48	78
Average interest-bearing funds / Average assets	78.96	62.97	91	79.38	66.92	84	78.09	64.06	89	79.65	65.57	91	79.45	65.56	89
Interest income (tax equivalent) / Average earning assets	3.77	3.18	85	4.17	4.09	54	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51
Interest expense / Average earning assets	0.25	0.29	52	0.70	0.85	36	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19
Net interest income (tax equivalent) / Average earning assets	3.52	2.88	84	3.47	3.24	58	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66
Yield or Cost															
Total loans and leases (tax equivalent)	5.05	4.05	89	5.01	4.74	70	4.79	4.27	79	5.12	5.09	59	4.90	4.95	55
Interest-bearing bank balances	0.13	0.10	81	1.67	1.16	82	0.42	0.27	86	2.20	2.04	59	1.82	1.64	65
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44		0.82	2.17	9
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	3.77	3.15	86	4.17	4.05	57	3.85	3.51	72	4.36	4.36	52	4.23	4.20	52
Investment securities (tax equivalent)	1.62	1.84	36	2.24	2.60	21	1.99	2.25	29	2.26	2.76	7	1.97	2.68	2
US Treasury and agency securities (excluding mortgage-backed securities)	0.92	1.30	31	2.25	2.31	53	1.54	1.75	38	2.24	2.32	49	1.99	2.05	49
Mortgage-backed securities	1.84	1.60	70	2.29	2.49	25	2.25	2.05	67	2.29	2.61	16	2.06	2.50	3
All other securities	1.45	2.93	7	1.32	3.62	4	1.51	3.24	6	1.79	4.06	4	1.68	4.20	1
Interest-bearing deposits	0.25	0.26	55	0.76	0.90	41	0.46	0.53	49	0.88	1.10	32	0.54	0.81	27
Time deposits of \$250K or more	1.06	0.82	71	1.94	1.83	57	1.38	1.42	43	1.82	1.96	36	1.21	1.44	30
Time deposits < \$250K	1.03	0.78	77	1.99	1.69	71	1.73	1.36	81	2.07	1.82	63	1.24	1.29	43
Other domestic deposits	0.12	0.17	35	0.45	0.71	21	0.22	0.36	25	0.59	0.93	23	0.38	0.67	22
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.22	0.18	77	0.77	1.14	31	0.37	0.62	35	1.22	1.86	33	0.92	1.51	32
Other borrowed funds and trading liabilities	1.51	1.38	58	1.46	1.90	27	1.44	1.50	49	1.83	2.38	19	2.85	2.28	83
All interest-bearing funds	0.30	0.42	34	0.84	1.15	25	0.53	0.74	31	0.95	1.49	21	0.59	1.19	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		28,965		19,434		99,198		97,077		80,178		
Fiduciary activities income		733		634		2,062		2,256		2,083		
Service charges on deposit accounts - domestic		4,256		5,112		17,882		21,379		21,777		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		1,520		1,267		5,138		5,364		5,044		
Insurance activities revenue.....		2,861		2,621		8,962		9,791		9,827		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		13,085		4,994		40,863		24,558		14,018		
Other non-interest income.....		6,510		4,806		24,291		33,729		27,429		
Total overhead expenses		79,575		72,733		295,739		273,421		262,049		
Personnel expense.....		49,379		43,683		184,298		164,125		147,432		
Net occupancy expense.....		8,601		8,113		33,512		31,671		28,600		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		855		957		3,615		4,740		5,263		
Other operating expenses.....		20,740		19,980		74,314		72,885		80,754		
Fee income on mutual funds and annuities.....		1,526		1,271		5,151		5,410		5,119		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,102		2,056		2,070		2,025		1,954		
Average personnel expense per employee.....		23.49		21.25		89.03		81.05		75.45		
Average assets per employee.....		7,235.64		6,050.28		6,629.88		5,756.10		5,419.28		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	5.27	2.10	82	6.54	2.64	83	5.19	2.02	83	5.57	2.72	78
Overhead expenses / Net Interest Income + non-interest income	50.91	59.31	18	59.91	63.90	40	54.46	62.28	20	55.80	61.29	27
Percent of Average Assets												
Total overhead expense	2.09	2.28	43	2.34	2.68	37	2.15	2.57	30	2.35	2.69	34
Personnel expense.....	1.30	1.28	55	1.40	1.36	56	1.34	1.30	57	1.41	1.41	47
Net occupancy expense.....	0.23	0.24	41	0.26	0.27	42	0.24	0.26	42	0.27	0.28	49
Other operating expenses.....	0.57	0.73	34	0.67	0.98	26	0.57	0.94	17	0.67	0.97	25
Overhead less non-interest income	1.33	1.10	70	1.71	1.47	70	1.43	1.25	67	1.51	1.32	60
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	50.91	58.69	19	59.91	63.38	42	54.46	61.82	21	55.80	60.64	31
Personnel expense.....	31.59	33.28	33	35.98	33.17	68	33.94	32.36	55	33.49	32.39	54
Net occupancy expense.....	5.50	6.42	34	6.68	6.75	44	6.17	6.58	42	6.46	6.52	48
Other operating expenses.....	13.82	18.45	18	17.25	22.88	24	14.35	22.28	10	15.84	21.20	19
Total non-interest income	18.53	28.42	29	16.01	26.40	26	18.27	28.83	30	19.81	29.23	31
Fiduciary activities income	0.47	2.15	33	0.52	2.03	34	0.38	2.09	34	0.46	1.97	36
Service charges on domestic deposit accounts	2.72	3.21	40	4.21	3.92	53	3.29	3.27	50	4.36	3.88	55
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0.97	2.51	39	1.04	2.81	39	0.95	2.46	40	1.09	3.54	39
Insurance activities revenue.....	1.83	0.38	87	2.16	0.40	88	1.65	0.41	86	2	0.47	88
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	8.37	3.74	84	4.11	1.88	81	7.52	3.92	78	5.01	1.86	88
Other non-interest income.....	4.16	8.65	21	3.96	9.85	16	4.47	9.65	23	6.88	10.04	36
Overhead less non-interest income	32.38	29.66	53	43.90	36.23	72	36.19	31.93	58	35.99	31.06	53
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.41	21.04	40	17.79	17.54	44	21.64	18.63	67	21.75	20.56	60
Applicable income tax + TE / Pretax net operating income + TE	20.41	22.74	19	17.79	22.86	21	21.64	21.18	45	21.75	23.23	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	7,414,505	6,802,786	7,282,997	6,653,652	6,237,883	8.99	48.24	
Commercial and industrial loans	1,239,081	681,977	1,185,621	681,124	651,722	81.69	129.55	
Loans to individuals	131,080	140,000	135,781	146,241	149,158	-6.37	2.30	
Loans to depository institutions and acceptances of other banks	16,492	0	16,660	0	0			82360.00
Agricultural loans	792,365	798,738	823,637	836,559	831,319	-0.80	5.78	
Other loans and leases	144,572	66,082	159,618	68,836	62,345	118.78	104.17	
Less: Unearned income	30,432	12,073	26,271	11,768	10,199	152.07	375.50	
Loans and leases, net of unearned income	9,707,663	8,477,510	9,578,043	8,374,644	7,922,228	14.51	49.74	
Less: Allowance for loan and lease losses	133,313	118,545	133,437	116,856	114,748	12.46	35.63	
Net loans and leases	9,574,350	8,358,965	9,444,606	8,257,788	7,807,480	14.54	49.96	
Debt securities that reprice or mature in over 1 year	3,655,454	2,379,089	3,153,387	2,216,860	1,980,462	53.65	85.07	
Mutual funds and equity securities	38,772	27,311	34,930	25,559	23,377	41.96	134.80	
Subtotal	13,268,576	10,765,365	12,632,923	10,500,207	9,811,319	23.25	58.40	
Interest-bearing bank balances	1,401,325	689,762	1,054,817	739,617	222,212	103.16	772.77	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	355,234	358,525	373,302	356,041	246,295	-0.92	168.75	
Trading assets	0	0	0	0	0			
Total earning assets	15,025,135	11,813,652	14,061,042	11,595,865	10,279,826	27.18	70.62	
Non-interest-bearing cash and due from depository institutions	193,571	256,142	207,910	202,516	213,750	-24.43	13.74	
Premises, fixed assets, and leases	232,574	227,032	231,222	224,533	197,031	2.44	42.19	
Other real estate owned	2,808	4,282	1,328	3,375	5,614	-34.42	-61.42	
Investment in unconsolidated subsidiaries	730	619	105	433	1,312	17.93	-48.15	
Intangible and other assets	251,933	241,889	251,619	248,808	273,078	4.15	7.54	
Total assets	15,706,751	12,543,616	14,753,226	12,275,530	10,970,611	25.22	67.39	
Quarterly average assets	15,209,315	12,439,378	14,596,298	12,290,361	10,892,959	22.27	64.93	
Average loans and leases (YTD)	9,614,764	8,373,827	9,175,299	8,125,350	7,664,824	14.82	49.63	
Memoranda								
Loans held-for-sale	67,580	62,504	82,641	41,720	13,854	8.12	140.46	
Loans not held-for-sale	9,640,083	8,415,006	9,495,402	8,332,924	7,908,374	14.56	49.34	
Real estate loans secured by 1–4 family	1,601,724	1,529,345	1,588,750	1,494,441	1,422,159	4.73	30.95	
Commercial real estate loans	4,888,561	4,348,078	4,771,447	4,223,672	3,895,842	12.43	66.05	
Construction and land development	1,051,904	919,931	1,059,658	905,836	795,369	14.35	89.35	
Multifamily	524,513	394,410	506,383	388,628	295,922	32.99	109.37	
Nonfarm nonresidential	3,312,144	3,033,737	3,205,406	2,929,208	2,804,551	9.18	54.92	
Real estate loans secured by farmland	924,220	925,363	922,800	935,539	919,882	-0.12	10.76	
Total investment securities	4,049,460	2,764,925	3,561,619	2,598,460	2,250,134	46.46	90.67	
U.S. Treasury securities	543,691	98,878	72,932	126,506	103,979	449.86	2003.25	
US agency securities (excluding mortgage-backed securities)	891,173	577,258	959,032	577,216	598,638	54.38	115.69	
Municipal securities	474,930	293,019	495,287	212,055	281,610	62.08	37.22	
Mortgage-backed securities	2,100,856	1,768,437	1,999,409	1,657,092	1,242,357	18.80	58.96	
Asset-backed securities	0	0	0	0	0			
Other debt securities	38	22	29	32	173	72.73	-93.54	
Mutual funds and equity securities	38,772	27,311	34,930	25,559	23,377	41.96	134.80	
Available-for-sale securities	4,010,688	2,737,614	3,526,689	2,572,901	2,226,757	46.50	88.84	
U.S. Treasury securities	543,691	98,878	72,932	126,506	103,979	449.86	2003.25	
US agency securities (excluding mortgage-backed securities)	891,173	577,258	959,032	577,216	598,638	54.38	115.69	
Municipal securities	474,930	293,019	495,287	212,055	281,610	62.08	37.22	
Mortgage-backed securities	2,100,856	1,768,437	1,999,409	1,657,092	1,242,357	18.80	58.96	
Asset-backed securities	0	0	0	0	0			
Other debt securities	38	22	29	32	173	72.73	-93.54	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	39,372	51,660	89,235	21,105	-30,440	-23.79	54.12	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		-100.00	
Structured notes, fair value	1,496,075	1,227,446	1,470,547	1,202,799	1,256,847	21.89	8.32	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,727,845	1,164,129	1,615,654	1,264,258	1,095,130	48.42	101.93
NOW, ATS and transaction accounts	622,854	459,531	661,191	620,065	542,669	35.54	54.74
Time deposits less brokered deposits < \$250K	1,227,566	1,446,395	1,262,054	1,520,172	1,171,749	-15.13	
MMDA and other savings accounts	9,560,046	7,043,681	8,648,371	6,519,689	5,969,878	35.73	87.59
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,138,311	10,113,736	12,187,270	9,924,184	8,779,426	29.91	85.14
Time deposits of \$250K or more	540,112	607,134	550,897	591,530	504,572	-11.04	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	250,947	232,452	243,519	224,506	229,336	7.96	-4.65
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,639	10,915	5,306	13,591	25,985	-66.66	-78.93
Other borrowings w/remaining maturity over 1 year	109,561	103,472	105,698	101,920	69,602	5.88	-32.03
Brokered deposits < \$250K	0	0	0	0	119,071		
Noncore funding	904,259	953,973	905,420	931,547	948,566	-5.21	-29.00
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	113,245	126,620	113,245	126,620	0		-10.56
Other liabilities	76,611	67,321	98,104	68,216	80,643	13.80	72.20
Total liabilities	14,232,426	11,261,650	13,304,039	11,050,567	9,808,635	26.38	69.14
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,796	608	608	608	608	524.34	524.34
Retained earnings	1,455,376	1,248,073	1,395,498	1,214,456	1,190,953	16.61	54.66
Accumulated other comprehensive income	21,370	31,041	60,023	7,568	-31,919	-31.16	-16.36
Other equity capital components	-8,582	0	-9,291	0	0		
Total holding company equity capital	1,471,960	1,279,722	1,446,838	1,222,632	1,159,642	15.02	52.19
Noncontrolling (minority) interest in subsidiaries	2,365	2,244	2,349	2,331	2,334	5.39	72.25
Total equity capital, including minority interest	1,474,325	1,281,966	1,449,187	1,224,963	1,161,976	15.01	52.22
Total liabilities and capital	15,706,751	12,543,616	14,753,226	12,275,530	10,970,611	25.22	67.39
Memoranda							
Non-interest-bearing deposits	1,727,845	1,164,129	1,615,654	1,264,258	1,095,130	48.42	101.93
Interest-bearing deposits	11,950,578	9,556,741	11,122,513	9,251,456	8,307,939	25.05	68.97
Total deposits	13,678,423	10,720,870	12,738,167	10,515,714	9,403,069	27.59	72.52
Long-term debt that reprices within 1 year	0	0	0	0	1,175		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,446,838	1,222,632	1,222,632	1,159,642	1,074,887		
Accounting restatements	0	0	0	0	12,340		
Net income	63,775	33,616	181,042	167,550	171,786		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,188	0	0	0	0		
Sale of treasury stock	5,394	0	17,000	30,010	0		
Less: Purchase of treasury stock	0	0	26,291	33,337	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	140,720	70,200		
Change in other comprehensive income	-38,653	23,474	52,455	39,487	-29,171		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-8,582	0	0	0	0		
Holding company equity capital, ending balance	1,471,960	1,279,722	1,446,838	1,222,632	1,159,642		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	47.21	36.10	76	54.23	38.37	78	49.37	36.22	76	54.20	37.78	75	56.86	37.19	85
Commercial and industrial loans	7.89	13.88	17	5.44	12.73	17	8.04	13.52	19	5.55	12.02	19	5.94	12.85	21
Loans to individuals	0.83	3.42	37	1.12	3.84	41	0.92	3.40	39	1.19	4.20	39	1.36	4.31	38
Loans to depository institutions and acceptances of other banks	0.10	0.02	91	0	0.03	29	0.11	0.03	89	0	0.04	29	0	0.05	28
Agricultural loans.....	5.04	0.19	97	6.37	0.20	97	5.58	0.19	96	6.81	0.24	97	7.58	0.30	97
Other loans and leases.....	0.92	4.29	19	0.53	4.96	8	1.08	4.63	19	0.56	5.01	7	0.57	5	7
Net loans and leases.....	60.96	60.99	45	66.64	64.23	45	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Debt securities over 1 year.....	23.27	16.70	75	18.97	14.63	75	21.37	15.55	76	18.06	14.60	69	18.05	14.63	65
Mutual funds and equity securities	0.25	0.06	88	0.22	0.05	91	0.24	0.05	89	0.21	0.06	89	0.21	0.06	89
Subtotal	84.48	78.43	73	85.82	80.12	71	85.63	78.16	81	85.54	79.65	65	89.43	79.97	88
Interest-bearing bank balances	8.92	9.08	52	5.50	4.14	70	7.15	7.51	50	6.03	3.06	81	2.03	3.04	47
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.26	1.59	73	2.86	1.72	76	2.53	1.68	75	2.90	1.91	74	2.25	1.96	69
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.66	91.48	95	94.18	89.78	91	95.31	91.05	97	94.46	89.53	92	93.70	89.74	86
Non-interest cash and due from depository institutions.....	1.23	1	70	2.04	1.12	95	1.41	1.07	79	1.65	1.14	83	1.95	1.21	89
Other real estate owned.....	0.02	0.02	65	0.03	0.03	64	0.01	0.02	44	0.03	0.03	57	0.05	0.04	67
All other assets.....	3.11	7.44	2	3.78	9.05	1	3.28	7.82	1	3.89	9.27	3	4.35	8.98	9
Memoranda															
Short-term investments	11.18	11.92	55	8.36	7.73	66	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47
U.S. Treasury securities.....	3.46	0.98	85	0.79	0.86	67	0.49	0.84	67	1.03	1.03	65	0.95	1.04	61
US agency securities (excluding mortgage-backed securities)	5.67	0.73	95	4.60	0.51	96	6.50	0.63	97	4.70	0.54	96	5.46	0.69	96
Municipal securities	3.02	1.77	75	2.34	1.44	71	3.36	1.69	78	1.73	1.34	68	2.57	1.62	70
Mortgage-backed securities	13.38	12.38	55	14.10	11.43	68	13.55	11.75	59	13.50	11.44	63	11.32	11.13	52
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	17	0	0.39	19	0	0.42	20	0	0.39	19	0	0.41	21
Loans held-for-sale.....	0.43	0.46	62	0.50	0.40	67	0.56	0.52	64	0.34	0.39	59	0.13	0.30	44
Loans held for investment	61.38	61.15	43	67.09	64.43	45	64.36	61.72	48	67.88	63.50	49	72.09	63.93	67
Real estate loans secured by 1–4 family	10.20	11.69	45	12.19	13.18	45	10.77	11.91	45	12.17	13.29	46	12.96	13.46	47
Revolving	0.94	1.51	43	1.20	2.02	38	0.98	1.66	40	1.20	2.07	39	1.26	2.27	39
Closed-end, secured by first liens	8.88	9.76	47	10.37	10.62	49	9.33	9.81	50	10.33	10.69	49	10.92	10.57	52
Closed-end, secured by junior liens	0.38	0.21	83	0.62	0.28	86	0.45	0.22	84	0.65	0.28	87	0.79	0.31	90
Commercial real estate loans	31.12	22.27	74	34.66	23.11	77	32.34	22.22	78	34.41	22.23	76	35.51	21.58	78
Construction and land development	6.70	3.32	87	7.33	3.46	84	7.18	3.40	87	7.38	3.44	85	7.25	3.51	83
Multifamily	3.34	3.21	62	3.14	3.23	57	3.43	3.12	65	3.17	3.01	61	2.70	2.72	58
Nonfarm nonresidential	21.09	14.77	72	24.19	15.32	76	21.73	14.72	72	23.86	14.69	76	25.56	14.44	82
Real estate loans secured by farmland	5.88	0.33	99	7.38	0.35	99	6.25	0.33	99	7.62	0.36	99	8.38	0.41	99

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	76.38	57.91	85	80.25	57.83	86	76.04	57.15	85	79.45	57.46	88	78.74	56.49	83
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	16.50	19.43	39	18.04	20.44	40	16.59	19.43	37	17.84	20.75	37	17.95	21.10	34
Real estate loans secured by 1–4 family.....	1.52	2.45	41	1.77	3.09	36	1.51	2.64	39	1.75	3.15	34	1.74	3.50	34
Revolving	14.98	16.76	44	16.27	17.13	49	15.08	16.59	43	16.09	17.39	42	16.21	17.39	43
Closed-end.....	50.36	35.36	80	51.29	34.31	82	49.82	34.63	81	50.43	33.52	80	49.18	32.14	81
Commercial real estate loans	10.84	5.29	85	10.85	5.12	87	11.06	5.26	89	10.82	5.09	85	10.04	5.20	83
Construction and land development.....	3.53	1.05	91	3.79	0.98	95	3.61	0.93	93	3.69	0.94	94	3.69	1.02	94
1–4 family.....	7.31	4.21	81	7.06	4	80	7.45	4.19	82	7.13	4.02	80	6.35	4.05	77
Other.....	5.40	5.08	62	4.65	4.90	56	5.29	4.96	61	4.64	4.69	58	3.74	4.10	54
Multifamily.....	34.12	23.47	78	35.79	22.69	79	33.47	22.93	76	34.98	22.15	79	35.40	21.40	81
Nonfarm nonresidential	11.35	7.93	70	11.72	7.70	76	11.53	7.68	74	11.71	7.72	76	12.95	8.03	79
Owner-occupied.....	22.77	15.25	78	24.07	14.76	80	21.94	14.95	77	23.27	14.34	80	22.46	13.38	84
Other.....	9.52	0.56	99	10.92	0.53	99	9.63	0.54	99	11.17	0.55	99	11.61	0.63	99
Real estate loans secured by farmland.....	0.17	0.03	89	0	0.08	29	0.17	0.06	87	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	12.76	23.16	14	8.04	20.31	12	12.38	22.17	13	8.13	19.53	12	8.23	20.32	11
Commercial and industrial loans	1.35	6.02	37	1.65	6.48	36	1.42	6.13	38	1.75	7.13	37	1.88	7.36	34
Loans to individuals.....	0.06	0.50	58	0.07	0.71	58	0.07	0.65	58	0.09	0.81	56	0.10	1.02	53
Credit card loans.....	8.16	0.33	97	9.42	0.31	97	8.60	0.32	96	9.99	0.37	97	10.49	0.46	97
Agricultural loans.....	1.49	8.05	18	0.78	9.38	9	1.67	9.09	18	0.82	9.85	7	0.79	9.66	8
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	506.28	382.51	78	551.13	401.07	76	520.27	381.27	78	555.37	391.26	78	533.98	379.80	72
Real estate loans secured by 1–4 family.....	109.37	124.29	45	123.90	138.65	44	113.50	125.03	46	124.74	138.18	45	121.74	137.84	43
Revolving	10.09	16.14	43	12.18	21.22	37	10.34	17.42	40	12.25	21.26	37	11.83	23.33	36
Closed-end.....	99.28	106.79	51	111.72	115.78	48	103.15	106.14	50	112.49	115.20	50	109.91	112.79	52
Commercial real estate loans	333.80	237.40	77	352.26	240.54	76	340.86	234.65	77	352.54	229.44	77	333.49	219.72	74
Construction and land development.....	71.83	35.26	86	74.53	35.93	84	75.70	35.62	85	75.61	34.95	86	68.09	35.36	82
1–4 family.....	23.37	6.84	92	26.05	6.92	93	24.70	6.34	94	25.79	6.61	93	25.02	7.04	93
Other.....	48.45	28.01	80	48.48	27.85	78	50.99	28.16	79	49.82	27.32	79	43.07	27.26	74
Multifamily.....	35.81	34.02	65	31.95	33.54	56	36.17	32.74	66	32.44	31.04	62	25.33	27.85	53
Nonfarm nonresidential	226.16	157.71	75	245.78	159.79	76	228.98	155.06	75	244.49	152.10	79	240.08	147.22	77
Owner-occupied.....	75.22	52.99	71	80.48	54.16	71	78.90	52.37	74	81.84	53.07	73	87.79	54.89	73
Other.....	150.94	102.29	72	165.30	103.49	75	150.09	100.54	71	162.66	97.41	76	152.29	91.80	77
Real estate loans secured by farmland.....	63.11	3.50	99	74.97	3.48	99	65.92	3.44	99	78.09	3.60	99	78.74	4.02	98
Loans to depository institutions and acceptances of other banks.....	1.13	0.18	91	0	0.38	28	1.19	0.28	88	0	0.44	29	0	0.54	28
Commercial and industrial loans	84.61	145.22	21	55.25	132.09	17	84.70	139.91	22	56.85	122.02	18	55.79	128.82	18
Loans to individuals.....	8.95	35.91	39	11.34	40.80	39	9.70	37.47	41	12.21	43.51	39	12.77	42.67	38
Credit card loans.....	0.38	2.59	58	0.51	3.94	59	0.46	3.30	60	0.60	4.34	57	0.67	5.31	55
Agricultural loans.....	54.10	1.94	98	64.71	1.90	98	58.84	1.88	98	69.83	2.18	98	71.16	2.72	98
Other loans and leases.....	9.87	47.52	18	5.35	54.71	9	11.40	49.54	20	5.75	52.44	8	5.34	51.79	6
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.09	27.81	82	39.64	27.16	82	38.38	27.32	79	38.77	26.45	80	36.28	24.79	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	259.12	185.94	78	272.25	188.67	73	262.58	183.76	78	271.01	178.57	77	246.06	167.93	72
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	334.34	243.39	76	352.73	248.20	74	341.48	240.85	77	352.85	236.10	76	333.85	225.98	74

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.18	11.92	55	8.36	7.73	66	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47
Liquid assets	32.66	27.16	66	27.03	22.73	76	29.11	26.22	62	26.91	22.44	73	21.70	22.72	62
Investment securities	25.78	18.78	73	22.04	16.91	75	24.14	17.85	76	21.17	16.99	72	20.51	17.27	68
Net loans and leases	60.96	60.99	45	66.64	64.23	45	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Net loans, leases and standby letters of credit	61.27	61.79	43	67.07	65.22	44	64.41	62.48	47	67.66	64.84	46	71.48	65.07	60
Core deposits	83.65	73.69	90	80.63	64.18	93	82.61	70.67	91	80.85	63.09	94	80.03	62.13	93
Noncore funding	5.76	11.95	28	7.61	19.78	16	6.14	14.13	26	7.59	19.36	17	8.65	21.34	13
Time deposits of \$250K or more	3.44	1.96	82	4.84	2.95	79	3.73	2.11	82	4.82	2.94	81	4.60	2.89	80
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.60	1.22	73	1.85	1.77	62	1.65	1.47	69	1.83	1.94	64	2.09	1.97	67
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.60	0.60	82	1.85	0.97	74	1.65	0.54	80	1.83	0.48	80	2.09	0.54	79
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	1.11	31	0.09	3.69	13	0.04	1.24	27	0.11	3.01	15	0.24	3.67	13
Earning assets that reprice within 1 year	23.79	38.67	16	27.65	39.59	18	23.70	39.38	15	28.23	39.29	19	25.41	40.29	11
Interest-bearing liabilities that reprice within 1 year	8.12	7.73	68	11.99	10.23	70	9.02	8.20	71	12.76	10.19	76	11.14	10.01	67
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0.01	1.34	51
Net assets that reprice within 1 year	15.67	29.49	20	15.66	27.26	20	14.68	29.11	20	15.48	26.63	20	14.25	27.38	21
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.42	-0.51	33	-0.88	14.37	13	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16
Net short-term noncore funding dependence	-8.38	-6.88	40	-3.22	4.94	20	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26
Short-term investment / Short-term noncore funding	272.45	246.74	68	149.41	77.70	80	217.27	184.19	65	158.46	77.77	81	71.36	66.46	69
Liquid assets - short-term noncore funding / Nonliquid assets	42.42	30.67	69	29.38	16.50	82	34.77	28.18	67	29.11	16.97	81	20.08	16.04	67
Net loans and leases / Total deposits	70	76.22	34	77.97	88.34	24	74.14	79.43	31	78.53	90.31	23	83.03	90.08	28
Net loans and leases / Core deposits	72.87	83.77	30	82.65	101.46	17	77.50	88.34	30	83.21	103.93	17	88.93	105	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			1.57			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.96	1.31	79	4.63	3.85	64	7.05	4.31	80	1.95	1.36	72	-2.89	-1.98	24
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.04	85.49	68	99.01	85.17	73	99.02	87.23	68	99.02	85.40	73	98.96	81.88	77
U.S. Treasury securities	13.43	5.10	83	3.58	5.04	64	2.05	4.72	64	4.87	6.15	64	4.62	6.99	57
US agency securities (excluding mortgage-backed securities)	22.01	4.35	93	20.88	3.36	95	26.93	4.01	97	22.21	3.49	95	26.60	4.02	94
Municipal securities	11.73	9.71	67	10.60	8.69	65	13.91	9.83	71	8.16	7.75	61	12.52	9.16	64
Mortgage-backed securities	51.88	66.67	27	63.96	68.40	39	56.14	66.64	33	63.77	67.43	40	55.21	65.45	33
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.05	17	0	2.67	18	0	3.01	19	0	2.94	18	0.01	2.79	22
Mutual funds and equity securities	0.96	0.36	82	0.99	0.35	82	0.98	0.35	83	0.98	0.40	80	1.04	0.42	83
Debt securities 1 year or less	8.77	9.29	56	12.97	10.98	66	10.48	10.55	60	13.70	11.86	65	10.95	11.91	60
Debt securities 1 to 5 years	25.14	16.09	73	39.09	17.72	83	32.06	17.03	82	42.28	17.94	85	50.06	19.18	89
Debt securities over 5 years	65.13	72.48	32	46.95	67.50	26	56.48	69.86	24	43.04	66.02	23	37.96	64.73	22
Pledged securities	36.95	33.48	56	44.39	36.65	60	41.29	35.67	57	46.29	30.57	71	55.86	33.30	78
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	67.56	156.41	38	38.94	53.90	58	30.34	183.32	25	133.86	26.69	88	64.52	6.77	93
Investment securities	46.46	31.91	73	15.42	9.51	71	37.07	23.62	74	15.48	11.75	70	-0.26	9.42	33
Core deposits	29.91	29.18	58	10.28	12	54	22.80	26.88	39	13.04	11.23	67	4.01	7.29	46
Noncore funding	-5.21	-25.09	75	13.74	16.35	50	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,469,039	2,246,454	1,966,489
Commit: Secured commercial real estate loans	889,143	967,670	938,238	940,202	712,172
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	72,693	69,180	65,750
Securities underwriting	0	0	0	0	0
Standby letters of credit	49,748	54,664	58,084	47,330	34,340
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	56,720	0	33,500	0
Written options contracts (interest rate)	369,990	248,750	374,188	122,787	58,585
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					16.74	22.01	34	18.30	23.52	37	17.93	24.05	35		
Standby letters of credit	0.32	0.67	34	0.44	0.78	42	0.39	0.71	41	0.39	0.84	34	0.31	0.92	27
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	2.36	42.67	11	2.44	54.47	10	2.54	48.62	10	1.27	68.47	7	0.53	65.81	5
Interest rate contracts	2.36	30.32	11	2.44	40.32	11	2.54	34.36	10	1.27	47.31	7	0.53	43.84	5
Interest rate futures and forward contracts	0	4.59	13	0.45	11.14	44	0	6.21	12	0.27	10.67	40	0	11.40	13
Written options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Purchased options contracts (interest rate)	0	20.33	4	0	23.70	3	0	20.83	3	0	28.86	3	0	26.74	2
Interest rate swaps	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Futures and forward foreign exchange contracts	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Written options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Purchased options contracts (foreign exchange)	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Foreign exchange rate swaps	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Equity, commodity, and other derivative contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Commodity and other futures and forward contracts	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Written options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Purchased options contracts (commodity and other)	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					26.91	42.82	35	27.65	45.53	35	25.66	44.93	28		

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	369,990	305,470	374,188	156,287	58,585
Interest rate contracts	369,990	305,470	374,188	156,287	58,585
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	56,720	0	33,500	0
Written options	369,990	248,750	374,188	122,787	58,585
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	369,990	248,750	374,188	122,787	58,585
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	369,990	305,470	374,188	156,287	58,585
Interest rate contracts	369,990	305,470	374,188	156,287	58,585
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	56,720	0	33,500	0
One year or less	0	56,720	0	33,500	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	1,922	3,216	219	154	55
Gross positive fair value.....	436	1,044	1,664	361	188
Held for trading.....	0	0	0	0	0
Non-traded.....	436	1,044	1,664	361	188
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.82	8	18.57	13.53	69	0	14.05	7	21.43	13.49	73	0	12.78	8
Written options	100	8.11	98	81.43	7.86	99	100	8.18	98	78.57	5.91	99	100	6.60	99
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	100	7.80	99	81.43	7.35	99	100	7.73	99	78.57	5.10	99	100	5.49	99
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	0	69.64	3	0	69.06	2	0	68.76	3	0	69.75	2	0	70.34	2
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	0	90.92	1	18.57	91.11	3	0	91.48	1	21.43	93.86	4	0	94.47	1
One year or less	0	26.80	3	18.57	31.34	48	0	32.05	4	21.43	32.17	51	0	32.51	3
Over 1 year to 5 years	0	28.69	4	0	27.94	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.03	5	0	31.18	4	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.52	1.21	27	1.05	1.98	37	0.06	1.55	4	0.10	0.83	9	0.09	0.72	5
Gross positive fair value	0.12	1.70	4	0.34	2.69	7	0.44	2.23	7	0.23	1.19	8	0.32	0.85	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	14	0	0.11	11	0	0.07	5	0	0.06	8	0	0.06	5
Gross positive fair value (X)	0	0.07	5	0	0.13	9	0	0.09	7	0	0.07	7	0	0.06	5
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	17	0	0.02	23	0	0.02	23	0	0.01	22	0	0.01	12
Current credit exposure (X)	0	0.05	5	0	0.09	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	1.16	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	133,437	116,856	116,856	114,748	108,642
Gross losses	590	732	2,354	2,971	7,454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	179	227	1,015	1,276	1,865
Net losses	411	505	1,339	1,695	5,589
Provision for loan and lease losses	287	2,194	17,920	3,803	11,695
Adjustments	0	0	0	0	0
Ending balance	133,313	118,545	133,437	116,856	114,748
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.01	-0.11	72	0.07	0.87	5	0.13	0.51	9	0.03	0.15	19	0.11	0.14
Provision for loan and lease losses / Average loans and leases	0.01	-0.20	73	0.10	1.41	3	0.20	0.82	5	0.05	0.24	18	0.15	0.24
Provision for loan and lease losses / Net loan and lease losses	69.83	-168.35	78	434.46	730.69	45	1,338.31	487.86	88	224.37	130.58	89	209.25	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.38	1.49	43	1.41	1.32	63	1.41	1.58	41	1.40	0.83	89	1.45	0.90
Allowance for loan and lease losses / Total loans and leases	1.37	1.47	43	1.40	1.30	63	1.39	1.55	40	1.40	0.81	89	1.45	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	81.09	18.09	93	58.69	10.10	95	99.65	11.58	95	68.94	8.03	97	20.53	7.54
Allowance for loan and lease losses / Nonaccrual assets	461.19	291.29	83	532.02	310.68	82	402.77	299.17	74	620.88	218.72	90	332.12	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	369.46	246.27	76	362.56	221.69	83	331.98	244.34	73	465.04	151.73	93	281.87	160.51
Gross loan and lease losses / Average loans and leases	0.02	0.24	11	0.03	0.34	8	0.03	0.34	5	0.04	0.28	8	0.10	0.30
Recoveries / Average loans and leases	0.01	0.08	9	0.01	0.07	10	0.01	0.07	11	0.02	0.08	15	0.02	0.09
Net losses / Average loans and leases	0.02	0.16	20	0.02	0.27	12	0.01	0.27	7	0.02	0.21	12	0.07	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	7.60	7.39	62	7.64	8.09	60	34.16	33.98	60	17.12	36.22	16	38.37	41.30
Earnings coverage of net loan and lease losses (X)	196.04	25.70	94	85.67	17.23	89	186.38	22.91	94	129.06	24.40	92	34.78	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0	0.03	45	0	0.01	29	0	0.04	21	0	0.01	43	0.01	0.02
Real estate loans secured by 1–4 family	0	-0.01	50	-0.02	0.01	26	0	0.01	36	-0.01	0.01	23	0.03	0.01
Revolving	0	-0.03	48	-0.07	0	18	-0.07	0.01	17	-0.08	0.02	12	0.01	0.03
Closed-end	0	-0.01	52	-0.01	0.01	31	0	0	54	0	0	35	0.04	0.01
Commercial real estate loans	0	0.05	48	0	0.01	28	0	0.07	21	0.01	0.01	52	0	0.01
Construction and land development	0.01	0	79	0	-0.01	47	-0.01	0	35	0.01	-0.01	79	0	-0.03
1–4 family	0	0	11	0	0	17	-0.01	0	14	0.01	0	90	0	-0.01
Other	0.01	0	85	0	-0.01	65	0	0	42	0	-0.01	44	0	-0.02
Multifamily	0	0	14	0	0	20	0	0	26	0.12	0	96	0	0.27
Nonfarm nonresidential	0	0.07	26	0	0.02	26	0	0.11	22	-0.01	0.02	15	0.01	0.02
Owner-occupied	0	0.01	26	0	0.01	15	0	0.02	12	0	0.01	33	0	0.01
Other	0	0.06	29	0	0.01	33	0	0.08	34	-0.01	0.01	9	0	0.01
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	21	0	0.75
Commercial and industrial loans	0.03	0.20	35	0.21	0.48	44	0.07	0.47	18	0.13	0.37	24	0.57	0.31
Loans to individuals	0.95	1.06	59	0.67	1.43	30	0.38	1.13	22	0.53	1.17	29	0.69	1.16
Credit card loans	3.55	2.41	75	1.65	3.52	21	1.10	2.92	19	1.27	3.11	20	2.14	2.92
Agricultural loans	0	0.02	82	0	0.11	12	0	0.19	58	0	0.08	13	0.03	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		48,830		97,594		36,435		36,831		36,193					
90+ days past due loans and leases		7,177		10,415		7,064		6,307		6,160					
Nonaccrual loans and leases		28,906		22,282		33,130		18,821		34,550					
Total past due and nonaccrual loans and leases		84,913		130,291		76,629		61,959		76,903					
Restructured 30–89 days past due		0		213		0		70		305					
Restructured 90+ days past due		0		0		61		0		0					
Restructured nonaccrual		473		1,146		786		784		11,764					
Total restructured loans and leases		473		1,359		847		854		12,069					
30–89 days past due loans held for sale		0		0		642		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		642		0		0					
Restructured loans and leases in compliance		526		748		750		574		3,142					
Other real estate owned		2,808		4,282		1,328		3,375		5,614					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.50	0.33	79	1.15	0.52	91	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60
90+ days past due loans and leases	0.07	0.11	66	0.12	0.12	71	0.07	0.12	59	0.08	0.15	52	0.08	0.17	53
Nonaccrual loans and leases	0.30	0.65	17	0.26	0.57	16	0.35	0.66	23	0.22	0.51	18	0.44	0.54	42
90+ days past due and nonaccrual loans and leases	0.37	0.82	19	0.39	0.75	19	0.42	0.85	22	0.30	0.71	15	0.51	0.75	33
30–89 days past due restructured	0	0.01	20	0	0.01	42	0	0.01	16	0	0.01	33	0	0.02	45
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	64	0	0.01	29	0	0.01	26
Nonaccrual restructured	0	0.13	10	0.01	0.14	13	0.01	0.13	10	0.01	0.14	15	0.15	0.16	50
30–89 days past due loans held for sale	0	0	41	0	0	40	0.01	0	87	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.50	0.33	79	1.15	0.52	91	0.38	0.40	58	0.44	0.43	62	0.46	0.44	60
90+ days past due assets	0.07	0.11	65	0.12	0.12	71	0.07	0.12	59	0.08	0.15	51	0.08	0.18	53
Nonaccrual assets	0.30	0.66	17	0.26	0.58	16	0.35	0.67	23	0.22	0.53	18	0.44	0.57	42
30+ days past due and nonaccrual assets	0.87	1.18	43	1.54	1.32	74	0.80	1.29	33	0.74	1.19	34	0.97	1.26	44
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.23	0.50	20	0.26	0.48	22	0.27	0.52	26	0.20	0.44	17	0.37	0.48	40
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.53	19	0.29	0.51	24	0.28	0.55	24	0.23	0.48	19	0.42	0.52	41
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.21	0.58	11	0.22	0.57	15	0.24	0.60	14	0.19	0.53	15	0.40	0.60	31
Allowance for loan and lease losses	24.18	69.27	9	23.22	74.58	10	26.43	66.66	13	19.55	115.41	4	38.01	118.28	10
Equity capital + allowance for loan and lease losses	2.01	5.03	14	1.97	4.68	17	2.23	4.97	20	1.71	4.28	17	3.42	4.79	36
Tier 1 capital + allowance for loan and lease losses	2.20	5.96	11	2.23	5.89	14	2.52	6.05	16	1.91	5.65	13	3.73	6.16	29
Loans and leases + other real estate owned	0.33	0.97	10	0.32	0.91	9	0.37	0.97	10	0.27	0.85	10	0.55	0.96	23

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.40	0.31	73	0.85	0.48	84	0.30	0.39	47	0.36	0.38	60	0.38	0.42	52
	90+ days past due	0.07	0.13	67	0.06	0.12	67	0.07	0.16	64	0.08	0.16	61	0.05	0.22	50
	Nonaccrual.....	0.34	0.76	21	0.26	0.54	24	0.37	0.76	24	0.21	0.46	27	0.51	0.57	53
Commercial and industrial	30–89 days past due.....	0.25	0.22	67	0.35	0.36	59	0.20	0.23	58	0.54	0.31	78	1.01	0.30	92
	90+ days past due	0	0.02	15	0.03	0.03	72	0.02	0.03	59	0.16	0.05	87	0.06	0.05	69
	Nonaccrual.....	0.20	0.69	18	0.47	0.90	27	0.39	0.75	31	0.51	0.83	36	0.16	0.76	14
Individuals	30–89 days past due.....	0.64	0.53	64	1.04	0.84	62	0.67	0.83	44	1.20	0.83	72	1.08	0.84	63
	90+ days past due	0.04	0.11	52	0.05	0.15	53	0.14	0.14	67	0.09	0.17	56	0.05	0.16	49
	Nonaccrual.....	0.03	0.22	30	0.04	0.19	38	0.14	0.28	47	0.03	0.17	34	0.11	0.23	45
Depository institution loans	30–89 days past due.....	0	0.01	44		0.01		0	0	46		0				0
	90+ days past due	0	0	50		0		0	0	46		0				0
	Nonaccrual.....	0	0	47		0		0	0	47		0				0
Agricultural	30–89 days past due.....	1.93	0.17	93	4.48	0.35	97	1.34	0.17	92	0.81	0.24	84	0.51	0.17	82
	90+ days past due	0.25	0	98	0.79	0.02	97	0.06	0	96	0	0	42	0.29	0	97
	Nonaccrual.....	0.19	0.44	60	0.14	0.76	57	0.18	0.49	55	0.14	0.67	53	0.17	0.75	53
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07				0.01
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due.....	0.06	0.13	57	0.37	0.26	69	0.14	0.18	61	0.58	0.20	85	0.45	0.17	83
	90+ days past due	0.01	0.01	80	0.07	0.01	86	0.50	0.01	97	0.01	0.01	83	0.38	0.01	97
	Nonaccrual.....	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.31	0.47	38	0.53	0.73	40	0.45	0.65	43	0.36	0.67	27	0.53	0.71	46
	90+ days past due	0.01	0.28	44	0.03	0.24	53	0.04	0.33	53	0.06	0.31	52	0.05	0.46	41
	Nonaccrual	0.20	0.88	12	0.22	0.79	13	0.22	0.89	14	0.27	0.73	17	0.27	0.86	19
Revolving	30–89 days past due	0.42	0.31	74	0.15	0.50	20	0.26	0.48	32	0.06	0.45	12	0.74	0.50	75
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.06	1.31	13	0.06	1.07	13	0.13	1.13	17	0.08	1	13	0.26	1.17	19
Closed-end	30–89 days past due	0.30	0.48	38	0.57	0.76	40	0.46	0.65	44	0.40	0.70	30	0.51	0.75	40
	90+ days past due	0.01	0.31	46	0.03	0.27	57	0.04	0.38	56	0.06	0.35	54	0.05	0.53	42
Junior lien	30–89 days past due	0.21	0.85	13	0.23	0.77	16	0.23	0.87	16	0.29	0.70	23	0.27	0.84	22
	Nonaccrual	0.01	0.01	52	0.03	0.02	65	0.05	0.02	87	0.04	0.02	75	0.04	0.03	72
	90+ days past due	0	0	35	0	0	69	0	0	32	0	0	73	0.01	0	84
	Nonaccrual	0.01	0.05	25	0.05	0.05	53	0.01	0.04	28	0.02	0.04	34	0.01	0.06	33
Commercial real estate	30–89 days past due	0.35	0.22	76	0.82	0.28	93	0.23	0.26	61	0.30	0.18	80	0.30	0.17	77
	90+ days past due	0.01	0.02	64	0	0.01	52	0.02	0.02	76	0.09	0.03	81	0.01	0.03	61
	Nonaccrual	0.28	0.62	28	0.14	0.32	28	0.31	0.62	30	0.03	0.23	13	0.18	0.28	42
Construction and development	30–89 days past due	0.61	0.22	83	1.05	0.32	88	0.71	0.28	81	0.25	0.28	62	0.42	0.21	77
	90+ days past due	0	0.01	35	0	0.01	66	0.09	0.01	95	0.05	0.02	84	0	0.02	31
	Nonaccrual	0.02	0.50	29	0.03	0.24	30	0.03	0.41	31	0.03	0.20	34	0.10	0.19	53
1–4 family	30–89 days past due	0.19	0.03	89	0.17	0.06	81	0.03	0.03	68	0.13	0.06	78	0.36	0.06	93
	90+ days past due	0	0	44	0	0	82	0.03	0	91	0	0	41	0	0	43
	Nonaccrual	0.02	0.02	72	0.02	0.03	69	0.03	0.03	72	0.03	0.02	73	0.10	0.02	87
Other	30–89 days past due	0.42	0.16	82	0.88	0.24	88	0.68	0.22	86	0.12	0.20	61	0.06	0.13	50
	90+ days past due	0	0	38	0	0.01	36	0.06	0	95	0.05	0.01	88	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	30	0	0.35	26	0	0.17	33	0.01	0.15	33
Multifamily	30–89 days past due	0	0.08	27	0.42	0.10	85	0	0.09	22	0	0.08	19	0.22	0.10	78
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.08	0.13	61	0.12	0.06	80	0.09	0.11	62	0.13	0.05	82	0.35	0.08	88
Nonfarm non-residential	30–89 days past due	0.32	0.20	74	0.81	0.27	91	0.10	0.23	48	0.36	0.14	86	0.27	0.17	75
	90+ days past due	0.01	0.02	70	0	0.02	58	0	0.02	62	0.11	0.03	83	0.02	0.03	66
	Nonaccrual	0.39	0.78	34	0.17	0.37	28	0.43	0.80	39	0.02	0.28	11	0.18	0.30	40
Owner Occupied	30–89 days past due	0.06	0.06	63	0.17	0.11	73	0.02	0.07	35	0.08	0.07	62	0.17	0.09	75
	90+ days past due	0.01	0	81	0	0.01	67	0	0	72	0.10	0.01	95	0	0.01	25
	Nonaccrual	0.38	0.32	68	0.16	0.20	52	0.42	0.27	72	0.02	0.16	17	0.06	0.17	26
Other	30–89 days past due	0.26	0.12	78	0.63	0.14	95	0.08	0.14	57	0.28	0.07	91	0.10	0.07	71
	90+ days past due	0	0.01	72	0	0.01	70	0	0.01	33	0.01	0.01	69	0.02	0.01	77
	Nonaccrual	0.01	0.40	13	0.01	0.16	17	0.01	0.44	12	0	0.10	9	0.12	0.13	65
Farmland	30–89 days past due	0.82	0.13	90	1.49	0.32	92	0.42	0.11	87	0.65	0.23	84	0.48	0.25	78
	90+ days past due	0.50	0.01	96	0.36	0.01	94	0.41	0	98	0.06	0.01	88	0.21	0.01	93
	Nonaccrual	0.89	1.14	61	0.94	1.10	56	0.94	1.13	64	0.94	0.84	65	2.30	1.23	79
Credit card	30–89 days past due	0.05	0.75	16	0.10	1.31	12	0.11	0.95	18	0.10	1.19	12	0.08	1.22	12
	90+ days past due	0	0.56	14	0	0.83	14	0.02	0.63	29	0.06	0.78	27	0	0.73	11
	Nonaccrual	0.09	0.10	78	0.10	0.09	76	0.06	0.05	81	0.21	0.11	81	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-4,786	608	-8,683	608	608										
Retained earnings	1,455,376	1,248,073	1,395,498	1,214,456	1,190,953										
Accumulated other comprehensive income (AOCI)	21,370	31,041	60,023	7,568	-31,919										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,471,960	1,279,722	1,446,838	1,222,632	1,159,642										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	119,390	132,895	120,412	133,853	137,313										
Accumulated other comprehensive income-related adjustments	21,370	31,041	60,023	7,568	-31,919										
Other deductions from common equity tier 1 capital	0	0	0	0	799										
Subtotal:	1,331,200	1,115,786	1,266,403	1,081,211	1,053,449										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,331,200	1,115,786	1,266,403	1,081,211	1,053,449										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,331,200	1,115,786	1,266,403	1,081,211	1,053,449										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	71,930	85,818	85,818	99,533	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	129,929	118,545	129,382	115,851	108,009										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	201,859	204,363	215,200	215,384	108,009										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	201,859	204,363	215,200	215,384	108,009										
Exited advanced approach tier 2 capital															
Total capital	1,533,059	1,320,149	1,481,603	1,296,595	1,161,458										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,209,315	12,439,378	14,596,298	12,290,361	10,892,959										
Less: Deductions from common equity tier 1 capital	119,390	132,895	120,412	133,853	138,112										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,089,925	12,306,483	14,475,886	12,156,508	10,754,847										
Total risk-weighted assets	10,390,929	9,533,954	10,346,504	9,267,049	8,633,971										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.81	12.54	60	11.70	11.59	56	12.24	12.35	54	11.67	12.11	46	12.20	12.09	63
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.81	13.31	47	11.70	12.25	42	12.24	13.08	41	11.67	12.78	36	12.20	12.85	46
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.75	15.37	47	13.85	14.01	51	14.32	15.23	41	13.99	14.36	55	13.45	14.45	37
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.82	9.15	41	9.07	9.43	44	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			2,861			2,621			8,962			9,791				9,827		9.16 29.22
Other insurance activities income			2,861			2,621			8,962			9,791				9,827		9.16 29.22
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			3,022			2,904			3,014			2,896				2,779		4.06 22.85
Analysis Ratios																		
03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.83	0.38	87	2.16	0.40	88	1.65	0.41	86	2	0.47	88	2.17	0.47	90			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15				0.17			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15				2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.21	11	8	0.24	11.59	8	0.22	11.03	8	0.24	11.51	10	0.24	10.22	13			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	40.03	17.08	37.28	10.29	7.31
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,459	10,883	52,990	27,853	97,940	-77.41	-88.02
Dividends	0	8,500	43,500	19,000	91,000	-100.00	-100.00
Interest	4	18	30	112	25	-77.78	100.00
Management and service fees	2,455	2,365	9,460	8,741	6,915	3.81	61.30
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	392	782	1,566	1,116	1,089	-49.87	
Dividends	392	782	1,566	1,116	1,089	-49.87	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,851	11,665	54,556	28,969	99,029	-75.56	-86.11
Securities gains (losses)	0	0	0	0	4,525		
Other operating income	149	147	2,358	4,916	1,959	1.36	-66.44
Total operating income	3,000	11,812	56,914	33,885	105,513	-74.60	-85.69
Operating Expenses							
Personnel expenses	2,212	2,238	9,223	8,323	7,813	-1.16	32.38
Interest expense	688	838	3,186	2,208	627	-17.90	78.24
Other expenses	747	785	2,823	2,983	7,441	-4.84	27.47
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,647	3,861	15,232	13,514	15,881	-5.54	37.99
Income (loss) before taxes	3,195	2,550	43,900	22,554	88,469	25.29	-82.56
Applicable income taxes (credit)	846	-1,676	14	1,080	1,545		
Extraordinary items							
Income before undistributed income of subsidiaries	2,349	4,226	43,886	21,474	86,924	-44.42	-87.18
Equity in undistributed income of subsidiaries	61,426	29,390	137,156	146,076	84,862	109.00	198.50
Bank subsidiaries	61,259	29,876	136,966	145,435	84,437	105.04	203.16
Nonbank subsidiaries	167	-486	190	641	425		-54.99
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	63,775	33,616	181,042	167,550	171,786	89.72	63.93
Memoranda							
Bank net income	61,259	38,376	180,466	164,435	175,437	59.63	56.25
Nonbank net income	559	296	1,756	1,757	1,514	88.85	50.67
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,530,059	95.24	1,371,381	96.18	1,507,453	95.39	1,318,032	1,133,109	11.57	54.71
Common and preferred stock		1,530,059	95.24	1,371,381	96.18	1,507,453	95.39	1,318,032	1,133,109	11.57	54.71
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		14,347	0.89	16,855	1.18	14,180	0.90	17,340	8,800	-14.88	55.44
Common and preferred stock		14,347	0.89	16,855	1.18	14,180	0.90	17,340	8,800	-14.88	55.44
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		38,772	2.41	27,311	1.92	34,930	2.21	25,559	23,377	41.96	139.01
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		19,833	1.23	5,914	0.41	16,904	1.07	6,251	6,745	235.36	394.84
Cash and due from unrelated depository institution		0	0	0	0	0	0	1,523	0	0	
Premises, furnishings, fixtures and equipment		2,640	0.16	2,971	0.21	5,431	0.34	1,571	1,725	-11.14	48.98
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		936	0.06	1,352	0.09	1,471	0.09	1,468	1,236	-30.77	-92.58
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,606,587	100.00	1,425,784	100.00	1,580,369	100.00	1,371,744	1,174,992	12.68	55.55
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	7,000	0.49	0	0	10,000	5,000	-100.00	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		113,245	7.05	126,620	8.88	113,245	7.17	126,620	0	-10.56	
Other liabilities		21,382	1.33	12,442	0.87	20,286	1.28	12,492	10,350	71.85	343.52
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		134,627	8.38	146,062	10.24	133,531	8.45	149,112	15,350	-7.83	105.06
Equity Capital		1,471,960	91.62	1,279,722	89.76	1,446,838	91.55	1,222,632	1,159,642	15.02	52.19
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		3,796	0.24	608	0.04	608	0.04	608	608	524.34	524.34
Retained earnings		1,455,376	90.59	1,248,073	87.54	1,395,498	88.30	1,214,456	1,190,953	16.61	54.66
Accumulated other comprehensive income		21,370	1.33	31,041	2.18	60,023	3.80	7,568	-31,919	-31.16	-16.36
Other equity capital components		-8,582	-0.53	0	0	-9,291	-0.59	0	0	0	
Total liabilities and equity capital		1,606,587	100.00	1,425,784	100.00	1,580,369	100.00	1,371,744	1,174,992	12.68	55.55
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	17.22	12.54	82	10.73	3.93	92	13.41	7.29	91	14.15	9.68	90	15.44	10.40	90
Profitability															
Net income / Average equity capital	16.13	12.55	77	11.42	4.73	87	12.66	7.45	88	13.34	10.51	81	16.05	11.19	86
Bank net income / Average equity investment in banks	15.68	12.53	66	6.92	5.73	69	10.97	9.75	65	16.72	7.89	77	17.85	7.10	82
Nonbank net income / Average equity investment in nonbanks															
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	96.05	95.97	27	114.16	95.67	72	99.68	88.16	30	98.14	82.22	31	102.13	82.56	47
Nonbank net income / Parent net income	0.88	2.83	52	0.88	5.47	58	0.97	3.59	52	1.05	5.93	55	0.88	3.78	54
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	9.15	17.74	37	11.41	19.50	50	9.23	20.06	37	12.20	20.43	55	1.32	20.88	12
Total debt / Equity capital	7.69	11.90	49	10.44	13.54	62	7.83	14.41	47	11.17	14.31	61	0.43	14.69	30
Total debt + notes payable to subs that issued TPS / Equity capital	7.69	14.30	35	10.44	15.86	53	7.83	16.67	32	11.17	16.36	56	0.43	17.10	14
Total debt + Loans guaranteed for affiliate / Equity capital	7.69	12.02	48	10.44	13.93	62	7.83	14.68	46	11.17	14.56	61	0.43	15.14	30
Total debt / Equity capital – excess over fair value	7.69	12	49	10.44	13.68	62	7.83	14.52	47	11.17	14.51	61	0.43	14.81	30
Long-term debt / Equity capital	7.69	11.33	50	9.89	12.46	62	7.83	13.56	48	10.36	13.04	61	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0.55	0.88	78	0	0.77	38	0.82	1.02	78	0.43	1.14	78
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	50.83	35.48	63	55.03	27.67	78	51.72	34.67	65	55.40	28.44	76	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	104.92	102.85	64	108.48	103.91	77	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22
Total investment in subs / Equity capital	104.92	108.21	54	108.48	111.18	62	105.17	110.16	51	109.22	111.07	63	98.47	112.48	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.28	0.22	58	0.81	1.22	57	0.41	0.47	54	0.67	0.36	67	-0.10	0.35	23
Equity investment in subs – equity cap / Net income-div (X)	0.28	0.74	29	0.81	2.81	23	0.41	1.82	15	4.20	1.22	91		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	59.80	111.20	28	350.14	154.20	90	374.36	136.59	96	21.35	177.68	2	120.99	162.34	35
Cash from ops + noncash items + op expense / Op expense + dividend	105.18	98.58	53	352.55	176.81	85	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	181.05	85.35	83	52.63	90.08	33	132.35	134.08	60	100.75	116.34	34	95.87	103.19	39
Pretax operating income + interest expense / Interest expense	564.39	1,142.88	42	404.30	2,355.68	35	1,477.90	2,016.32	62	1,121.47	1,968.54	42	14,209.89	2,898.75	90
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	564.39	1,357.31	40	404.30	1,688.78	32	1,477.90	1,539.23	71	1,121.47	1,632.83	50	14,209.89	1,369.37	97
Dividends + interest from subsidiaries / Interest expense + dividends	57.56	117.86	28	1,109.79	186.57	96	1,415.44	150.43	99	14.15	210.80	2	130.05	188.90	33
Fees + other income from subsidiaries / Salary + other expenses	82.97	13.36	91	78.23	14.22	90	78.53	13.95	92	77.31	16.52	91	45.33	16.08	78
Net income / Current part of long-term debt + preferred dividends (X)															
Net income / Current part of long-term debt + preferred dividends (X)	33.13			20.55			35.64			57.11					33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.73	3.97	36	-0.39	2.60	17	0.78	3.85	38	-0.38	2.64	20	-0.21	2.61	22
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
	0.05				0.15			0.10			0.04			0.24	
Nonaccrual															
	1.22				1.57			1.03			0.54			6.54	
Total															
	1.27				1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.11	1.80	54	0.16	3.20	53	0.12	2.66	51	0.17	5.62	50	0.13	5.50	44
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	74.87	2	0	61.08	2	0	81.10	1	655.30	57.84	97	80.76	57.26	72
Dividends declared / Net income	0	23.13	6	0	81.32	4	0	42.29	4	83.99	33.08	95	40.86	27.33	76
Net income – dividends / Average equity.....	17.22	9.52	89	10.73	0.55	97	13.41	4.14	93	2.27	6.46	9	9.13	7.33	73
Percent of Dividends Paid															
Dividends from bank subsidiaries		101.14			182.33			132.17		13.50	178.13	20	129.63	157.73	43
Dividends from nonbank subsidiaries		3.28			2.35			3.41		0.79	7.53	56	1.55	7.13	69
Dividends from subsidiary holding companies.....		4.75			3.48			4.85		0	21.40	42	0	16.86	42
Dividends from all subsidiaries		128.99			229.19			174.85		14.30	260.40	6	131.18	215.26	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	22.15	123.04	23	24.10	60.28	19	11.55	66.55	12	51.87	60.71	44
Interest income from bank subsidiaries.....	0.01	0.12	55	0.05	0.70	56	0.02	0.36	52	0.07	0.54	58	0.01	0.52	50
Management and service fees from bank subsidiaries	4.01	1.08	83	6.16	2.97	85	5.24	1.47	83	5.32	1.55	83	3.94	1.88	79
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	4.01	33.49	23	28.36	148.03	22	29.36	62.88	21	16.94	69.36	12	55.83	63.43	42
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	70.13	47.24	70	264.19	39.62	92	89.18	56.39	64	63.52	82.95	54	71.93	51.40	65
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	70.13	69.48	67	264.19	76.32	89	89.18	79.84	57	63.52	150.41	35	71.93	99.33	43
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23				48.56
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54				3.95
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36				0.43
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29				0.01
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49				61.19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	71.96	62.43	36	76.43	69.76	31	56.07	67.32	27	86.25	65.18	41
Interest income from bank subsidiaries.....	0.13	0.72	63	0.15	2.52	58	0.05	0.63	51	0.33	0.80	64	0.02	0.92	46
Management and service fees from bank subsidiaries	81.83	4.11	95	20.02	1.69	93	16.62	1.87	92	25.80	1.81	94	6.55	2.01	85
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	81.97	71.70	36	92.14	76.26	35	93.11	82.20	36	82.20	78.80	31	92.82	74.20	40
Dividends from nonbank subsidiaries	13.07	5.32	84	6.62	2.51	86	2.75	1.95	77	3.29	2.65	77	1.03	2.57	70
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	13.07	10.59	76	6.62	9.13	77	2.75	4.70	69	3.29	7.29	70	1.03	7.64	59
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34		0	447.79	11		135.13		0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12